

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dariusz Bogdan Kozdra
Edyta Anna Kozdra
Debtors

Case No. 17-03817-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db/jdb Dariusz Bogdan Kozdra, Edyta Anna Kozdra, 510 Chancellor Road, East Stroudsburg, PA 18302-8261
4968382 ADVANCES OPEN MRI WEST HUDSON, 6416 BERGENLINE AVENUE, WEST NEW YORK, NJ 07093-1621
4968385 +CAPITAL ONE BANK US NA, C/O MICHAEL F RATCHFORD ESQ, 409 LACKAWANNA AVE STE 320, SCRANTON, PA 18503-2059
4968386 CAPITAL ONE BANK USA NA, C/O ROBERT L BAROSKA III, 123 S BROAD STREET SUITE 1660, PHILADELPHIA, PA 19109-1003
4968388 CENTRAL CREDIT SVCS, PO BOX 15118, JACKSONVILLE, FL 32239-5118
4968389 +CH HOSPITAL OF ALLENTOWN, 1503 N CEDAR CREST BLVD, ALLENTOWN, PA 18104-2310
4968393 COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238
4968394 DOMINION NATIONAL, PO BOX 75314, CHARLOTTE, NC 28275-5314
4968395 EMERG CARE SERV OF PA PC, 3585 RIDGE PARK DR, AKRON, OH 44333-8203
4968396 GEISINGER HEALTH PLAN, PO BOX 826331, PHILADELPHIA, PA 19182-6331
4968397 HRRG, PO BOX 459080, SUNRISE, FL 33345-9080
4968398 +IMMEDIATE CREDIT RECOVERY, PO BOX 1900, WAPPINGERS FALLS, NY 12590-8900
4968400 LAW ENFORCEMENT SYSTEMS, PO BOX 2182, MILWAUKEE, WI 53201-2182
4968402 +MARK NICHTER PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425
4968403 +MIDLAND FUNDING, C/O HAYT HAYT & LANDAU LLC, MERIDIAN CTR 2 INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2265
4968405 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012
4968406 +NJ EZ PASS, VIOLATIONS PROCESSING CTR, PO BOX 4971, TRENTON, NJ 08650-4971
4968407 +PINNACLE REC SOLUTIONS, PO BOX 51058, MYRTLE BEACH, SC 29579-0018
4968408 +PINNACLE RECEIVABLE SOLUTIONS, PO BOX 51058, MYRTLE BEACH, SC 29579-0018
4968409 +POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094
4968410 POLISH & SLAVIC CU, 140 GREENPOINT AVE, BROOKLYN, NY 11222-2202
4968411 +POLISH & SLAVIC FCU, 9 LAW DRIVE, FAIRFIELD, NJ 07004-3233
4968414 +SLOMINS INC, 125 LAUMAN LN, HICKSVILLE, NY 11801-6539
4968419 TOYOTA MOTOR LEASING, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
4968420 +TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
4968423 +WILDERNESS ACRES, C/O NEPA MGT ASSOC, 7164 RT 209, STROUDSBURG, PA 18360-7108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4968383 EDI: TSYS2.COM Jan 05 2018 18:58:00 BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803
4968384 EDI: CAPITALONE.COM Jan 05 2018 18:58:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4968387 +EDI: CAPITALONE.COM Jan 05 2018 18:58:00 CAPITAL ONE BANK USA NA, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
4968390 +EDI: CHASE.COM Jan 05 2018 18:58:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298
4968391 +EDI: CITICORP.COM Jan 05 2018 18:58:00 CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4968392 +EDI: CITICORP.COM Jan 05 2018 18:58:00 CITI CARDS/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4968399 EDI: CBSKOHLS.COM Jan 05 2018 18:58:00 KOHLS/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4968401 EDI: TSYS2.COM Jan 05 2018 18:58:00 MACYS/DSNB, PO BOX 8218, MASON, OH 45040-8218
4968404 +EDI: MID8.COM Jan 05 2018 18:58:00 MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
4968830 +EDI: PRA.COM Jan 05 2018 18:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4968412 +EDI: RMCB.COM Jan 05 2018 18:58:00 RETRIEVAL MASTERS CREDITORS BUR, 4 WESTCHESTER PLZ SUITE 110, ELMSFORD, NY 10523-1616
4968413 E-mail/Text: clientmgmt@signatureperformance.com Jan 05 2018 18:59:35 SIGNATURE PERFORMANCE TIBURON, PO BOX 770, BOYS TOWN, NE 68010-0770
4968415 EDI: RMSC.COM Jan 05 2018 18:58:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
4968416 +EDI: WTRRNBNK.COM Jan 05 2018 18:58:00 TD BANK/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4968417 +EDI: CITICORP.COM Jan 05 2018 18:58:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4968418 +EDI: TFSR.COM Jan 05 2018 18:58:00 TOYOTA MOTOR CREDIT, 240 GIBRALTAR RD SUITE 260, HORSHAM, PA 19044-2387
4968421 +E-mail/Text: bankruptcydepartment@tsico.com Jan 05 2018 18:59:33 TRANSWORLD SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308
4968422 +EDI: WFFC.COM Jan 05 2018 18:58:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335, DES MOINES, IA 50306-0335

TOTAL: 18

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Dariusz Bogdan Kozdra
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Debtor 2 Edyta Anna Kozdra
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Dariusz Bogdan Kozdra**
First Name Middle Name Last Name
Debtor 2 **Edyta Anna Kozdra**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:17-bk-03817-JJT**

Social Security number or ITIN **xxx-xx-8675**
EIN **-----**
Social Security number or ITIN **xxx-xx-0833**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dariusz Bogdan Kozdra
aka Dariusz B. Kozdra, aka Dariusz Kozdra

Edyta Anna Kozdra
aka Edyta A. Kozdra, aka Edyta Kozdra, aka
Edyta Bogucka

**By the
court:**



January 5, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.